

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In re:

MARLO MARIE BROWN

Debtor(s)

Case No. 19-26895

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marie-Ann Greenberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/03/2019.
- 2) The plan was confirmed on 01/16/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/30/2022.
- 6) Number of months from filing or conversion to last payment: 37.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$73,787.00.
- 10) Amount of unsecured claims discharged without full payment: \$273,283.32.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$12,300.00
Less amount refunded to debtor	\$500.00

**NET RECEIPTS: \$11,800.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,050.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$669.09
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,719.09**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Attorney Fees:**

Payee Name	Payee Type	Paid Outside	Paid Via Plan
STEVEN J. ABELSON	Attorney Fee	\$1,500.00	\$3,050.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS BANK	Unsecured	18,585.00	16,122.12	16,122.12	346.04	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	NA	1,958.12	1,958.12	42.02	0.00
BANK OF AMERICA	Unsecured	47,829.00	24,874.12	24,874.12	533.89	0.00
BANK OF AMERICA	Unsecured	NA	22,955.47	22,955.47	492.70	0.00
CAVALRY SPV I LLC	Unsecured	24,780.00	24,780.82	24,780.82	531.88	0.00
DISCOVER BANK	Unsecured	6,262.00	6,180.53	6,180.53	132.63	0.00
DISCOVER STUDENT LOANS	Unsecured	NA	39,679.06	39,679.06	851.66	0.00
DISCOVER STUDENT LOANS	Unsecured	NA	41,193.44	41,193.44	884.16	0.00
DISCOVER STUDENT LOANS	Unsecured	NA	37,449.26	37,449.26	803.78	0.00
DISCOVER STUDENT LOANS	Unsecured	NA	7,380.33	7,380.33	158.37	0.00
DISCOVER STUDENT LOANS	Unsecured	NA	35,926.17	35,926.17	771.10	0.00
ECMC	Unsecured	1,343.00	1,070.24	1,070.24	22.97	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	2,086.80	2,086.80	2,086.80	0.00
MIDLAND FUNDING LLC	Unsecured	9,753.00	3,902.15	3,902.15	83.74	0.00
PRA RECEIVABLES MANAGEMENT LLC	Unsecured	7,628.00	7,628.90	7,628.90	163.71	0.00
QUANTUM3 GROUP LLC	Unsecured	144.00	308.53	308.53	6.62	0.00
SANTANDER BANK, N.A.	Unsecured	3,476.00	3,291.15	3,291.15	70.63	0.00
TRANSWORLD SYSTEMS, INC	Unsecured	3,165.00	3,206.17	3,206.17	68.80	0.00
VERIZON BY AMERICAN INFOSOURCE	Unsecured	NA	553.07	553.07	11.86	0.00
VERIZON BY AMERICAN INFOSOURCE	Unsecured	NA	817.78	817.78	17.55	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,086.80	\$2,086.80	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$2,086.80</b>	<b>\$2,086.80</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$279,277.43</b>	<b>\$5,994.11</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,719.09</u>
Disbursements to Creditors	<u>\$8,080.91</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$11,800.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/09/2022

By: /s/ Marie-Ann Greenberg

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.